

**Information to identify the case:**

Debtor 1	<b>Sharon Kathleen Hudson</b>	Social Security number or ITIN	xxx-xx-7413
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-12683-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon Kathleen Hudson

12/9/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sharon Kathleen Hudson  
DebtorCase No. 18-12683-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 17

Date Rcvd: Dec 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2019.

db +Sharon Kathleen Hudson, 507 Riverwood Park, Point Pleasant Beach, NJ 08742-2428  
 aty +Michael F. Hartley, Knuckles, Komosinski & Manfro, LLP, 50 Tice Blvd.,  
 Woodcliff Lake, NJ 07677-7654  
 517327763 +Fertility & Gynecology PA/IVF, 81 Veronica Ave., Somerset, NJ 08873-3491  
 517327765 +Knuckles, Komosinski & Manfro, LLP, 50 Tice Blvd., Woodcliff Lake, NJ 07677-7654  
 518462898 MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,  
 Irvine, CA 92619-2708  
 518462899 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708,  
 Irvine, CA 92619-2708, MTGLQ Investors, LP,  
 c/o Rushmore Loan Management Services 92619-2708  
 517336450 +Marinosci & Baxter, Attorney for the Creditor, Wellington Center,  
 14643 Dallas Pkwy, Suite 750, Dallas, TX 75254-8884  
 517327766 +Midland Funding LLC, c/o Pressler & Pressler, L.L.P., 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 517327768 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,  
 P.O. Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 10 2019 00:01:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 10 2019 00:01:08 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 lm +E-mail/Text: bkteam@selenefinance.com Dec 10 2019 00:00:28 Selene Finance, LP,  
 P.O. Box 422039, Houston, TX 77242-4239  
 517327762 EDI: CHASE.COM Dec 10 2019 04:23:00 Chase Bank USA, P. O. Box 15298,  
 Wilmington, DE 19850-5298  
 517467474 +E-mail/Text: bkteam@selenefinance.com Dec 10 2019 00:00:28  
 Christiana Trust, A Division of Wilmington Savings, c/o Selene Finance LP,  
 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546  
 517327764 +EDI: IRS.COM Dec 10 2019 04:23:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 517327767 +E-mail/Text: bkteam@selenefinance.com Dec 10 2019 00:00:27 Selene Finance LLC,  
 PO Box 422039, Houston, TX 77242-4239  
 517453966 +EDI: AIS.COM Dec 10 2019 04:23:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518515771\* +Sharon Kathleen Hudson, 507 Riverwood Park, Point Pleasant Beach, NJ 08742-2428

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Dec 09, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor Liberty Revolving Trust DMcDonough@flwlaw.com  
Rebecca Ann Solarz on behalf of Creditor MTGLQ Investors, LP rsolarz@kmlawgroup.com  
Steven P. Kelly on behalf of Creditor Christiana Trust, A Division of Wilmington Savings Fund  
Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-19  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Sharon Kathleen Hudson bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 8